

Information to identify the case:					
Debtor 1	Beth A. Socoski			Social Security number or ITIN	xxx-xx-0388
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 14-24578-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Beth A. Socoski
aka Beth A. Nicholson

3/11/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Beth A. Socoski
 Debtor

Case No. 14-24578-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +Beth A. Socoski, 10780 Glen Ellen Drive, Tampa, FL 33624-5052
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13956842 +AES, PO Box 2461, Harrisburg, PA 17105-2461
 13956846 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Bank, PO Box 183071, Columbus, OH 43218)
 13956847 +Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
 13986518 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13971526 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13956848 +Discover, PO Box 30420, Salt Lake City, UT 84130-0420
 14201973 Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 15134437 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas TX 75261-9096
 13971151 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13956852 +Penn State, 108 Shields Building, University Park, PA 16802-1201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2020 03:30:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13956843 +EDI: AMEREXPR.COM Mar 12 2020 07:13:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 13990162 EDI: BECKLEE.COM Mar 12 2020 07:13:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13956844 EDI: BANKAMER.COM Mar 12 2020 07:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 13956845 EDI: CITICORP.COM Mar 12 2020 07:13:00 Citi Bank, PO Box 6000, The Lakes, NV 89163
 13961906 EDI: DISCOVER.COM Mar 12 2020 07:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13956849 +EDI: DISCOVERPL Mar 12 2020 07:13:00 Discover Personal Loans, PO Box 6105,
 Carol Stream, IL 60197-6105
 13959769 +EDI: DISCOVERPL Mar 12 2020 07:13:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 14011670 +E-mail/Text: kburlkley@bernsteinlaw.com Mar 12 2020 03:31:03 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14008497 EDI: ECAST.COM Mar 12 2020 07:13:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14315416 EDI: ECMC.COM Mar 12 2020 07:13:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13956850 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 12 2020 03:29:34 First Commonwealth,
 PO Box 537, Indiana, PA 15701-0537
 13961446 +E-mail/Text: kpenn@lenderlaw.com Mar 12 2020 03:31:15 First Commonwealth Bank,
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 13956851 +EDI: TSYS2.COM Mar 12 2020 07:13:00 Macy's/American Express, PO Box 8218,
 Mason, OH 45040-8218
 15183412 +E-mail/Text: bknotices@snsnc.com Mar 12 2020 03:31:08
 U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 5th Street,
 Eureka, CA 95501-0305

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE, INC.
 cr Duquesne Light Company
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Seterus, Inc., as the authorized servicer for F
 cr U.S. Bank Trust National Association, as Trustee o
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 5, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0315-2

User: dpas
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Mar 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Brian E. Caine on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kenneth Steidl on behalf of Debtor Beth A. Socoski julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Lorraine Gazzara Doyle on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
lorraine@mvrlaw.com, diane@mvrlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Roger P. Poorman on behalf of Creditor First Commonwealth Bank rpoorman@metzlewis.com,
slohr@metzlewis.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12